

Donna Mae Amina
Melvin Keakaku Amina
2304 Metcalf Street 2
Honolulu, HI 96822

January 6, 2012

VIA E-MAIL: Minkin@M4Law.com

LCS Financial Services Corporation
David J. Minkin, Esq.
McCorriston Miller Mukai MacKinnon LLP
P.O. Box 2800
Five Waterfront Plaza Ste 400
500 Ala Moana Blvd
Honolulu, HI 96813

Dear Mr. Minkin:

Re: Amina v. WMC Mortgage Corp.
U.S.D.C. Hawaii - CV 10-00165
Request for Amendment to (Proposed) Settle Agreement and Release (12-2-11)

We are in receipt of the proposed Settlement Agreement and Release (SAR).


We request that you ADD Sec. 2.0 of the SAR to include the following:

LCS agrees:

- 1) never to foreclose on the loan identified in Case No. CV 10-00165 as "Second Mortgage" (WMC Loan No. 11461028, MIN 100136300114610289, recorded as Doc No 2006-042512) on the property located at 2304 Metcalf St., Honolulu, HI;
- 2) to cease ANY further collection either on the behalf of LCS or Chase, on LCS Account # 483388;
- 3) never to submit any report to any credit bureau related to LCS Account # 483388;
- 4) never to transfer or sell this purported debt/account referenced in LCS letter dated March 25, 2010 of Approx. \$235,669.54. (LCS Account 483388 – Loan 22917314)

If LCS is agreeable with these amendments, we will immediately sign the SAR and the Release upon receipt.

Respectfully,



Donna Amina



Melvin Amina